

Proposed NU Business Name: **1 To 99**

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Porshuram Unit, Feni

Project verified by: Shushanto Kumar bishas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. YUSUF
Age	:	31-12-1983(33 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1Son 1 Daughter
No. of siblings:	:	3 Brother & 2 Sister
Address	:	Vill: Chitholiya P.O: Porshuram P.S: Porshuram ,Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	PARUL BEGUM
(iii) Father's name	:	ALHAZZ BACHHU MIYA
(iv) GB member's info	:	Branch: Porshu Ram Centre # 26 (Female), Member ID: 3731, Group No: 01 Member since: 2004-2009(5Years) First loan: BDT 5,000/- Existing loan: BDT 10000/- Outstanding loan: Nill
Further Information:		
(v) Who pays GB loan installment	:	Mother & Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Yes
Business Experiences and Training Info	:	Two years experience in Own business. He has no training
Other Own/Family Sources of Income	:	Hotel Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816393989
Father's Contact No.	:	01845000500
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARUL BEGUM joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

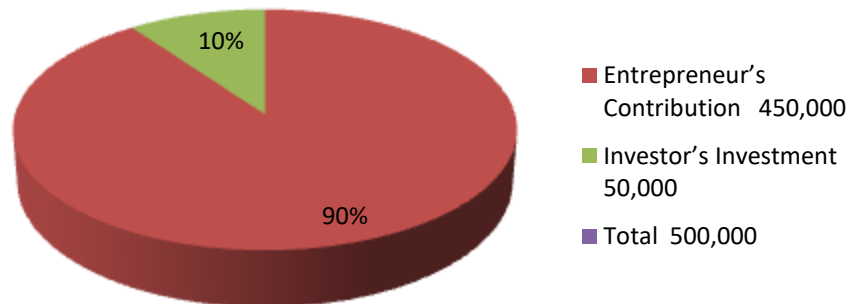
Proposed Nobin Udyokta Business Info

Business Name	:	1 To 99
Location	:	New Station road, Porshuram bazar, Feni
Total Investment in BDT	:	BDT 500,000/-
Financing	:	Self BDT 450000/- (from existing business) 90 % Required Investment BDT 50,000/-(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30ft x 15 ft= 450square ft
Security of the shop	:	250000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Shoes,crocaries,Plastic & cosmetics items etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 0 employee.▪He is doing his business in rent place.▪Collects goods from Feni▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Shoes,crocaries,Plastic & cosmetics items etc.	2600	78000	936000
	0	0	0
Total Sales(A)	2600	78000	936000
Less Variable Expense (B)			0
Shoes,crocaries,Plastic & cosmetics items etc.	2080	62400	748800
Total Variable Expense	2080	62400	748800
Contributon Margin (CM) [C=(A-B)]	520	15600	187200
Less Fixed Expense			
Rent		3200	38400
Electric Bill		1300	15600
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		10900	130800
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shoes, crocaries, Plastic & cosmetics items etc.			250,000			50,000	300,000
Security			200,000			0	200,000
	0	0	450,000	0	0	50,000	500,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Shoes,crocaries,Plastic & cosmetics items etc.	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Shoes,crocaries,Plastic & cosmetics items etc.	2400	72000	864000	907200	952560
Total Variable Expense	2400	72000	864000	907200	952560
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		3200	38400	38400	38400
Electric Bill		1300	15600	15900	16200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		10900	130800	131500	132215
Net Profit (E)= [C-D]		7100	85200	89460	93933
Investment Pay Back			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	85,200	89460	93933
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		65200	134660
	Total Cash Inflow	135,200	154,660	228,593
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	65,200	134,660	208,593

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 2 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



শাহিন ক্রোকারিজ এন্ড কমমেটিকস্

গ্রোপাইটর ১ মোঃ শাহীন
মোবঃ ১০১৭২৬-৪৯০১৭৭

















FAMILY PICTURE